

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 14-20289-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Quay Duong  
83 W. 54th Street  
Bayonne, NJ 07002

Kim H. Pham  
83 W. 54th Street  
Bayonne, NJ 07002

Social Security No.:  
xxx-xx-4684

xxx-xx-5253

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after August 1, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 2, 2019  
JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Quay Duong  
 Kim H. Pham  
 Debtors

Case No. 14-20289-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db/jdb +Quay Duong, Kim H. Pham, 83 W. 54th Street, Bayonne, NJ 07002-3305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2019 01:14:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 03 2019 01:14:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,  
 BKcourtntices@parkermccay.com  
 Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,  
 BKcourtntices@parkermccay.com  
 Clifford B. Frish on behalf of Joint Debtor Kim H. Pham yrodriguez@goldmanlaw.org,  
 cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
 bestcase.com  
 Clifford B. Frish on behalf of Debtor Quay Duong yrodriguez@goldmanlaw.org,  
 cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
 bestcase.com  
 David G. Beslow on behalf of Debtor Quay Duong yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 David G. Beslow on behalf of Joint Debtor Kim H. Pham yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Jeanette F. Frankenberg on behalf of Creditor Bank Of America, N.A. cmecf@sternlav.com  
 Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, N.A., SUCCESSOR IN INTEREST BY  
 PURCHASE FROM THE FDIC AS RECEIVER OF WASHINGTON MUTUAL BANK nj.bkecf@fedphe.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Mark Goldman on behalf of Joint Debtor Kim H. Pham yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Mark Goldman on behalf of Debtor Quay Duong yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 13